

Proposed NU Business Name: **BABLU TRADERS**



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Puthia, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. BABLU ALI</b>
Age	:	15-08-1988(28 Years )
Education, till to date	:	Class -8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers & 1 Sisters
Address	:	Vill: Cokjoykrissnopur ,P.O: Palibajar ,P.S: Durgapur , Dist: Rajshahi.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. ANOWARA</b>
(iii) Father's name	:	<b>MD. YOUNUS PRAMANIK</b>
(iv) GB member's info	:	Branch: Baneshwar, Puthia ,Centre # 69 (Female), Member ID: 6168,Group No:04 Member since: 05/03/12 to(05Years) First loan: 25,000 taka.
Further Information:		Existing Loan: BDT 90,000 Outstanding loan ; BDT 71,190
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	10 years. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01750-894565
Brother 's Contact No.	:	01710-207733
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi .

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ANOWARA** joined Grameen Bank since 05 years ago. At first she took 25,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BABLU TRADERS</b>
Location	:	Cokjoykrisnopur, Palibajar , Durgapur , Rajshahi .
Total Investment in BDT	:	BDT 201,000/-
Financing	:	Self BDT 151,000/- (from existing business) 75% Required Investment BDT 50,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	2- Bhiga
Security of the shop	:	BDT -76,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Guava .</li><li>▪Average 30 % gain on sales..</li><li>▪The business is operating by entrepreneur. Existing 1 employee.</li><li>▪One will be appointed after getting equity fund.</li><li>▪The land is under lease.</li><li>▪Collects goods from Garden</li><li>▪Agreed grace period is 3 months.</li></ul>

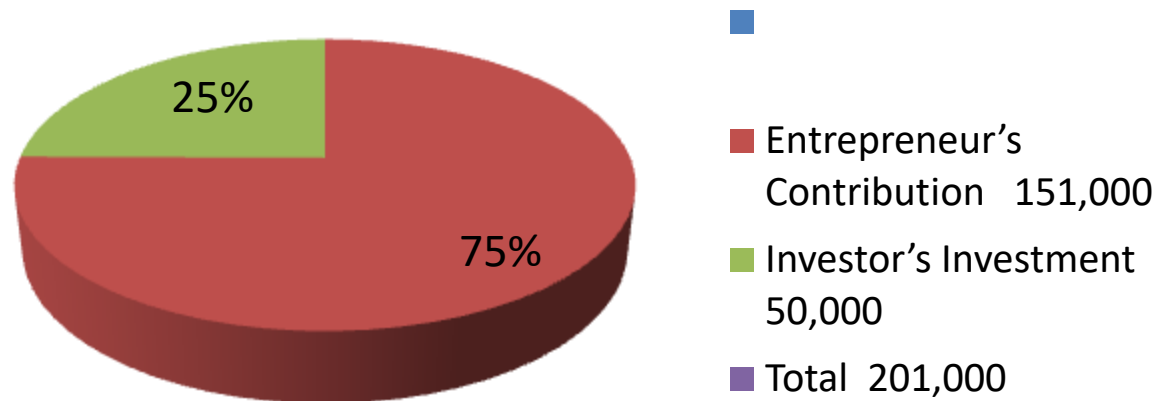
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Guava (5 x 2,500)	12,500	150,000
<b>Total Sales (A)</b>	<b>12,500</b>	<b>150,000</b>
<b>Less. Variable Expense</b>		
<b>Total variable Expense (B)</b>	-	-
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>12,500</b>	<b>150,000</b>
<b>Less. Fixed Expense</b>		
Lease Payment	1,583	18,996
Transportation	500	6,000
Salary (self)	5,000	60,000
Salary (staff)	-	-
Day labor	-	-
Entertainment	200	2,400
Fertilizer, Insect killer	1,000	1,2000
Mobile Bill	200	2,400
Bank Charge	100	1,200
<b>Total fixed Cost (D)</b>	<b>8,583</b>	<b>102,996</b>
<b>Net Profit (E) [C-D]</b>	<b>3,917</b>	<b>47,004</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Guava Tree (250x300)	75,000	0	75,000
Lease	-	30,000	30,000
Fertilizer & Insect killer	-	20,000	20,000
Security	76,000	-	76,000
<b>Total</b>	<b>151,000</b>	<b>50,000</b>	<b>201,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>				
Guava (6 ct x 2,500)	15,000	180,000	189,000	198,450
<b>Total Sales (A)</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Variable Expense</b>				
<b>Total variable Expense (B)</b>	-	-	-	-
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Fixed Expense</b>				
Lease Payment	1,583	18,996	18,996	18,996
Transportation	700	8,400	8,820	9,261
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	-	-	-	-
Day labor	-	-	-	-
Entertainment	200	2,400	2,400	2,400
Fertilizer, Insect killer	1,500	18,000	18,900	19,845
Mobile Bill	300	3,600	3,780	3,969
Bank Charge	100	1,200	1,200	1,200
<b>Total Fixed Cost</b>	<b>9,383</b>	<b>112,596</b>	<b>114,096</b>	<b>115,671</b>
<b>Net Profit (E) [C-D]</b>	<b>5,617</b>	<b>67,404</b>	<b>74,904</b>	<b>82,779</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3(BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	67,404	74,904	82,779
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	47,404	54,904
	<b>Total Cash Inflow</b>	<b>117,404</b>	<b>122,308</b>	<b>137,683</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>47,404</b>	<b>102,308</b>	<b>117,683</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 2 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest















